

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2004 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**City of Camden (Camden County)**

| <u>Company</u>                  | <u>HO-3</u>   | <u>HO-4</u> | <u>HO-6</u> |
|---------------------------------|---------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ   | \$391         | \$168       | \$126       |
| Ace American Ins Co             | \$410         | N/A         | N/A         |
| All Amer Ins Co                 | \$368         | \$161       | \$205       |
| Allstate NJ Ins Co              | \$395         | \$118       | \$160       |
| American Fire & Cas Co          | \$511         | N/A         | \$198       |
| American Home Assur Co          | \$351-\$589   | N/A         | N/A         |
| Amica Mutual Ins Co (1)         | \$718         | \$181       | \$262       |
| Armed Forces Ins Exchange (3)   | \$297         | N/A         | \$122       |
| Associated Indemnity Corp       | \$673         | \$140       | \$204       |
| Atlantic Employers Ins Co       | \$482         | \$97        | \$135       |
| Atlantic Mutual Ins Co          | \$443         | \$158       | \$199       |
| Bay State Ins Co                | \$514         | \$149       | \$189       |
| Camden Fire Ins Assoc           | \$642-\$743   | \$182-\$199 | \$210-\$228 |
| Centennial Ins Co               | \$487         | \$160       | \$201       |
| Central Mutual Ins Co           | \$451         | \$161       | \$205       |
| Centre Ins Co                   | \$389-\$429   | N/A         | N/A         |
| Chubb Ins Co of NJ              | \$412         | \$117       | \$160       |
| Citizens Ins Co of Amer         | \$426         | N/A         | N/A         |
| Clarendon Natl Ins Co           | \$707-\$1,051 | \$140       | \$251       |
| Commercial Ins Co of Newark NJ  | \$760         | \$335       | \$316       |
| Continental Ins Co of NJ        | \$760         | \$335       | \$316       |
| Countryway Ins Co               | \$402-\$495   | \$124       | \$229       |
| Cumberland Mut Fire Ins Co      | \$395-\$495   | \$152       | \$331       |
| Electric Ins Co (3)             | \$329         | \$103       | \$146       |
| Excelsior Ins Co                | \$485-\$649   | \$143       | \$179       |
| Farm Family Cas Ins Co (3)      | \$590         | \$97        | \$180       |
| Farmers Ins Co of Flemington    | \$429         | \$183       | \$181       |
| Farmers Mutual Fic of Salem Cty | \$400-\$552   | \$183       | \$325       |
| Federal Ins Co                  | \$587         | \$125       | \$171       |
| Fidelity Mohawk Ins Co          | \$300-\$373   | \$126       | \$165       |
| Firemans Fund Indemnity Corp    | \$558         | N/A         | N/A         |
| Firemans Fund Ins Co            | \$673         | \$140       | \$204       |
| First Trenton Indemnity Co      | \$319         | \$116       | \$150       |
| Fitchburg Mutual Ins Co         | \$660         | \$118       | \$252       |
| FMI Ins Co (2)                  | \$300         | N/A         | \$156       |
| Founders Ins Co                 | \$368-\$430   | \$154       | \$189       |
| Franklin Mut Ins Co (2)         | \$373         | \$126       | \$165       |
| GE Prop and Cas Ins Co          | \$380         | \$129       | \$180       |
| Germantown Ins Co               | \$354         | N/A         | \$224       |
| Graphic Arts Mutual Ins Co      | \$449-\$570   | \$154       | \$221       |
| Great Northern Ins Co           | \$412         | \$117       | \$160       |

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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|---|-------------|-------------|-------------|
| Hanover Ins Co                                    | \$628       | \$127       | \$165       |
| Harleysville Ins Co of NJ (2)                     | \$535-\$625 | \$198       | \$214-\$248 |
| Hartford Cas Ins Co                               | \$554       | \$118       | \$145       |
| Hartford Fire Ins Co                              | \$742       | \$149       | \$188       |
| Hartford Underwriters Ins Co                      | \$535       | \$121       | \$170       |
| High Point Preferred Ins Co (fmr. Prudential P&C) | \$524       | \$158       | \$172       |
| Homesite Ins Co                                   | \$507       | \$209       | \$281       |
| Insurance Co of North Amer                        | \$362       | N/A         | N/A         |
| Liberty Mutual Fire Ins Co                        | \$483       | \$114       | \$157       |
| Massachusetts Bay Ins Co                          | \$484       | \$115       | \$150       |
| Mercer Ins Co (fmr. Mercer Mutual)                | \$420-\$468 | \$211       | \$218       |
| Merchants Ins Co of NH Inc                        | \$420       | N/A         | \$379       |
| Merchants Mutual Ins Co                           | \$545       | \$179       | \$250       |
| Merrimack Mut Fire Ins Co                         | \$552-\$752 | \$155       | \$216       |
| Metropolitan Grp Prop & Cas Ins Co                | \$637       | \$123       | \$183       |
| New Jersey Manufacturers Ins Co (1) (3)           | \$479       | \$55        | \$90        |
| New Jersey Re-Insurance Co                        | \$565       | \$61        | \$105       |
| Ohio Cas Ins Co                                   | \$683       | \$140       | \$211       |
| Pacific Indemnity Co                              | \$587       | \$125       | \$171       |
| Philadelphia Contributionship Ins                 | \$548       | \$177       | \$255       |
| Preferred Mutual Ins Co                           | \$409       | \$146       | \$208       |
| Preserver Ins Co                                  | \$364-\$515 | \$155       | \$128-\$182 |
| Proformance Ins Co                                | \$355       | N/A         | \$256       |
| Providence Mut Fire Ins Co (1)                    | \$435-\$514 | \$173       | \$178       |
| Public Service Mutual Ins Co                      | \$397       | \$118       | \$114       |
| Quincy Mutual Fire Ins Co                         | \$481-\$595 | \$140       | \$181       |
| Rutgers Cas Ins Co                                | \$531-\$700 | \$136-\$174 | \$141-\$183 |
| Selective Ins Co of Amer                          | \$507       | \$138       | \$181       |
| Selective Way Ins Co                              | \$401       | N/A         | \$181       |
| Shelby Cas Ins Co                                 | \$370-\$493 | \$123-\$142 | \$171-\$200 |
| Sompo Japan Ins Co of America                     | \$715       | \$90        | \$208       |
| State Farm Fire and Cas Co                        | \$614       | \$115       | \$164       |
| Tokio Marine & Fire Ins Co Ltd                    | \$592       | \$153       | \$343       |
| United Services Auto Assoc (1) (3)                | \$397-\$524 | N/A         | \$104-\$129 |
| USAA Cas Ins Co (3)                               | \$457-\$603 | N/A         | \$127-\$160 |
| Utica Mutual Ins Co                               | \$661       | \$179       | \$257       |
| Vigilant Ins Co                                   | \$444       | \$125       | \$171       |
| West American Ins Co                              | \$597       | \$132       | \$181       |

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